

THINKING ABOUT COLLEGE?

WATCH OUT FOR **D**ECEPTIVE **E**DUICATION **B**USINESS **T**ACTICS (**D.E.B.T.**)

You've seen the ads on public transit, online and on television promising a quick pathway to an exciting and rewarding career. Be careful: Not all schools deliver what they promise. In Massachusetts enrollment in problematic for-profit schools has skyrocketed due to their ability to entice students. However, enrolling in a for-profit school can be extremely risky. Compared to private non-profit and public schools, the graduation and job placement rates at for-profit schools are incredibly low. For-profit schools are often more expensive and many students cannot afford to pay back their student loans.



Don't Get Pressured: The Attorney General's Office has investigated many for-profit schools for misleading students about opportunities and pressuring them to enroll. If a school representative keeps calling your phone or tries to make you sign forms right away, that's a warning sign.

Be Smart About Student Loans: School is an important investment in your future, but you want to be smart. Before taking out loans for school, make sure you know what you can earn and if the school will help you get there. Many Massachusetts students who go to for-profit schools don't get the jobs they need to pay back their loans.



Do Your Homework. Talk to a guidance counselor from your high school or a trusted advisor before signing up. Ask to speak to graduates who found jobs you would like to do. Check out important stats about graduation rates and student loan default rates at trusted third party websites such as <http://www.collegecost.ed.gov/scorecard/>.

Know Your Options. Comparison shop before you enroll. Massachusetts has 29 public colleges plus their satellite campuses, including the University of Massachusetts system, and our Massachusetts state colleges and community colleges. These schools may be more affordable and of higher quality.

**Be an educated student.
Make an informed choice.**

To learn more, visit: www.mass.gov/ago/schools

Request a free educational training for your organization
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